

Information to identify the case:Debtor 1 Lisa Yvette Calderon

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1381**

EIN --_-----

Debtor 2 Ruben Calderon

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9567**

EIN --_-----

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 April 29, 2016**Case number: **16-32192-KLP****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisa Yvette Calderon	Ruben Calderon
2. All other names used in the last 8 years		
3. Address	11633 Coachman Carriage Pl Glen Allen, VA 23059	11633 Coachman Carriage Pl Glen Allen, VA 23059
4. Debtor's attorney Name and address	Richard James Oulton America Law Group, Inc. 8501 Mayland Dr. Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: 2debtlawgroup@gmail.com
5. Bankruptcy trustee Name and address	Lynn L. Tavenner 20 North Eighth Street, Second Floor Richmond, VA 23219	Contact phone (804) 783-8300 Email: ltavenner@tb-lawfirm.com

For more information, see page 2 >

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: May 2, 2016</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>June 6, 2016 at 12:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: August 5, 2016</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov)</i></p> <p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Lisa Yvette Calderon
 Ruben Calderon
 Debtors

Case No. 16-32192-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj
 Form ID: 309A

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 Total Noticed: 38

Date Rcvd: May 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2016.
 db/jdb

+Lisa Yvette Calderon, Ruben Calderon, 11633 Coachman Carriage Pl,
 Glen Allen, VA 23059-8511
 13356451 +Action Payday, Flandreau Santee Sioux Tribe, PO Box 283 603 W Broad Ave,
 Flandreau, SD 57028-0283
 13356452 +American Web Loan, 2128 N 14th St, Suite 1 #130, Ponca City, OK 74601-1831
 13356453 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538
 13356454 +C3 Pharmacy, C3 Healthcare Rx, 2306 N Lombardy St., Richmond, VA 23220-1518
 13356458 +Commonwealth Lab Consultants, PO Box 36559, Richmond, VA 23235-8011
 13356459 #Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711
 13356461 +Crossen Family Practice, 7605 Forest Ave., Henrico, VA 23229-4939
 13356463 +Diamond Springs Water, 4100 Diamond Springs Dr., Henrico, VA 23231-7538
 13356465 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solutions, 9701-Metropolitan Ct, Ste B,
 Richmond, VA 23236-0000)
 13356466 +Garfield Family Dentistry, 5500 Monument Ave #G, Richmond, VA 23226-1452
 13356468 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 13356470 +MCV Physicians, 1601 Willow Lawn Dr, Ste 275, Richmond, VA 23230-3422
 13356469 +Massey Cancer Surgery Cntr, P.O. Box 980037, Richmond, VA 23298-0037
 13356471 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13356472 +Nj High Ed, Attn: Bankruptcy Dept, PO Box 548, Trenton, NJ 08625-0548
 13356475 #+OneMain Financial, Inc., 300 St. Paul Place, Baltimore, MD 21202-2120
 13356473 +Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
 13356477 +PMAB, LLC, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636
 13356476 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
 13356478 +Radiology Associates of Rchmnd, 2602 Buford Road, Richmond, VA 23235-3422
 13356480 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
 13356481 +St. Mary's Hospital, PO Box 28538, Henrico, VA 23228-8538
 13358928 +U.S. Attorney, 919 E Main Street, Suite 1900, Richmond, VA 23219-4622
 13356483 VCI, 6605 W Broad St, Ste C, Richmond, VA 23230-1714
 13356484 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,
 Richmond, VA 23298-0462
 13356485 +White Hills Cash, Island Finance, P.O. Box 330, Hays, MT 59527-0330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: 2debtlawgroup@gmail.com May 03 2016 02:29:13 Richard James Oulton,
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294

tr +EDI: QLLTAVENNER.COM May 03 2016 02:18:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 13356455 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com May 03 2016 02:29:21 CashnetUSA,
 attn: Bankruptcy, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604-2863
 13356456 +E-mail/Text: bkrpt01@maxprofitsys.com May 03 2016 02:30:07 Charlottesville Bureau,
 P.O. Box 6220, Charlottesville, VA 22906-6220
 13356457 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM May 03 2016 02:33:06 City of Richmond,
 Division of Collections, PO Box 26505, Richmond, VA 23261-6505
 13356460 +EDI: RCSFNBMARIN.COM May 03 2016 02:18:00 Credit One Bank Na, PO Box 98873,
 Las Vegas, NV 89193-8873
 13356462 +E-mail/Text: electronicbkydocs@nelnet.net May 03 2016 02:30:12 Dept of Ed/Nelnet, Claims,
 PO Box 82505, Lincoln, NE 68501-2505
 13356464 +EDI: DVTM.COM May 03 2016 02:18:00 Dt Credit Co, Attn: Bankruptcy Dept, PO Box 29018,
 Phoenix, AZ 85038-9018
 13356467 EDI: HCA2.COM May 03 2016 02:19:00 Henrico Doctor's Hospital, PO Box 13620,
 Richmond, VA 23225-8620
 13356475 +E-mail/Text: Ombknotifications@Onemainfinancial.com May 03 2016 02:30:58
 OneMain Financial, Inc., 300 St. Paul Place, Baltimore, MD 21202-2120
 13356473 +E-mail/Text: Ombknotifications@Onemainfinancial.com May 03 2016 02:30:58 Onemain Financial,
 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
 13356479 +E-mail/Text: colleen.atkinson@rmscollect.com May 03 2016 02:30:59 Receivable Management,
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
 13356482 Fax: 912-629-1539 May 03 2016 02:56:31 TitleMax Finance LLC, attn: Bankruptcy Dept,
 15 Bull Street, Suite 200, Savannah, GA 31401-0000

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13356474 ##OneMain Financial, 12639 Jeff Davis Hwy, Chester, VA 23831-5307

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: cummingsj
Form ID: 309A

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Total Noticed: 38

Date Rcvd: May 02, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2016 at the address(es) listed below:

Lynn L. Tavenner ltavenner@tb-lawfirm.com,
sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com
Richard James Oulton on behalf of Debtor Lisa Yvette Calderon 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com; DLGHearings@gmail.com; jkrumbein@krumbeinlaw.com
Richard James Oulton on behalf of Joint Debtor Ruben Calderon 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com; DLGHearings@gmail.com; jkrumbein@krumbeinlaw.com

TOTAL: 3